

AMENDMENTS TO THE CLAIMS

Please amend Claims 1, 21, 38, 49, 47, 49, 51, 62 and 71 as follows:

1. (currently amended): An electronic bill presentment and payment system for  
presenting and paying bills via the Internet, said system comprising:  
parsing functionality which is adapted to parse billing data from a plurality  
of billers using rules of conversion according to which said parsing functionality is  
programmed, corresponding to a plurality of data types, and to provide relevant  
information, said rules of conversion being a rules application process;  
a common document model processing functionality adapted to transform  
said relevant information parsed from all of said plurality of billers into a common  
document model, wherein said common document model is adapted to  
accommodate said relevant information from said plurality of billers and  
according to said plurality of data types;  
a database adapted to store said transformed information from  
said common document model processing functionality; and  
presentation functionality adapted to retrieve information from said  
database and output at least some of said information via a network for use by bill  
payers.

2. (original): The system according to Claim 1, wherein said parsing functionality

2 is adapted to parse data from a print stream of data provided by said plurality of  
3 billers.

1 3. (original): The system according to Claim 1, wherein said parsing functionality  
2 is adapted to parse data from a data interchange stream of data provided by said  
3 plurality of billers.

1 4. (original): The system according to Claim 1, wherein said parsing functionality  
2 is adapted to parse data from a financial data stream provided by said plurality of  
3 billers.

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*AI*  
1 5. (original): The system according to Claim 1, wherein said presentation  
2 functionality is adapted to output information for use by said bill payers using  
3 financial software.

1 6. (original): The system according to Claim 1, wherein said presentation  
2 functionality is adapted to output information for use by said bill payers not using  
3 financial software.

1 7. (original): The system according to Claim 6, wherein said presentation  
2 functionality is adapted to output information for use by said bill payers using a  
3 browser.

1 8. (original): The system according to Claim 1, wherein said presentation

2 functionality employs style sheet functionality in order to render information in a  
3 form suitable for said bill payers.

1 9. (original): The system according to Claim 6, wherein information is provided  
2 to said bill payers using markup language.

1 10. (original): The system according to Claim 1, further comprising an  
2 interactivity functionality adapted to detect and respond to communications from  
3 said bill payers by at least (i) retrieving information from said database and  
4 presenting it to said bill payers in a form requested by said bill payers; and (ii)  
5 altering information in said database corresponding to said bill payers according to  
6 said communications.

1 11. (original): The system according to Claim 1, further comprising interactivity  
2 functionality adapted to detect and respond to communications from said plurality  
3 of billers by at least retrieving from said database information corresponding to  
4 said plurality of billers and presenting it to said plurality of billers in a form  
5 requested by said plurality of billers.

1 12. (cancelled)

1 13. (original): The system according to Claim 1, further comprising a biller  
2 interface coupled to said database adapted to allow said plurality of billers to alter  
3 appearance and content of bills presented to said bill payers, said biller interface

4 allowing said plurality of billers to communicate with said bill payers regarding  
5 said bills.

1 14-16. (canceled)

1 17. (original): The system according to Claim 1, further comprising a financial  
2 source interface adapted to send and receive communications to and from at least  
3 one financial entity and to alter information in said database according to said  
4 financial source communications.

1 18-20. (canceled)

1 21. (currently amended): A method of providing electronic bill presentment and  
2 payment services, said method comprising the steps of:

3 extracting relevant information from electronic billing data, corresponding  
4 to a plurality of data types, from a plurality of billers using a rules of conversion  
5 application process, wherein said rules application process is adapted to parse said  
6 electronic billing data;

7 transforming said relevant information extracted from all of said plurality  
8 of billers into a common document model, which common document model is  
9 adapted to accommodate said relevant information from said plurality of billers  
10 and according to said plurality of data types;

11 storing said transformed information from said common document model

12 in a computer database; and

13 retrieving said transformed information from said computer database and

14 outputting at least some of said information via a network for use by bill payers.

1 22. (original): The method of Claim 21, wherein said billing data is extracted  
2 from a print stream of data provided by said plurality of billers.

1 23. (original): The method of claim 21, wherein said billing data is extracted from  
2 a data interchange stream of data provided by said plurality of billers.

1 24. (original): The method of Claim 21, wherein said billing data is extracted  
2 from a financial data stream provided by said plurality of billers.

1 25. (original): The method of Claim 21, wherein said at least some of said  
2 information is output for use by said bill payers using financial software.

1 26. (original): The method of Claim 21, wherein said at least some of said  
2 information is output for use by said bill payers not using financial software.

1 27. (original): The method of Claim 21, wherein said at least some of said  
2 information is output for use by said bill payers using a browser.

1 28. (original): The method of Claim 21, wherein said at least some of said  
2 information is output using style sheet functionality in order to render information  
3 in a form suitable for said bill payers.

1 29. (original): The method of Claim 26, wherein said at least some of said  
2 information is provided to said bill payers using markup language.

1 30. (original): The method of Claim 21, further comprising the step of detecting  
2 and responding to communications from bill payers by at least (i) retrieving  
3 information from said database and presenting it to said bill payers in a form  
4 requested by said bill payers and (ii) altering information in said database  
5 corresponding to said bill payers according to said communications.

1 31. (original): The method of Claim 21, further comprising the step of detecting  
2 and responding to communications from said plurality of billers by at least  
3 retrieving from said database information corresponding to said plurality of billers  
4 and presenting it to said plurality of billers in a form requested by said plurality of  
5 billers.

1 32. (original): The method of Claim 21, further comprising the step of allowing  
2 said plurality of billers to alter appearance and content of bills presented to said  
3 bill payers.

1 33. (original): The method of Claim 32, further comprising the step of allowing  
2 said plurality of billers to communicate with said bill payers regarding said bills.

1 34. (original): The method of Claim 21, further comprising the step of sending

2 and receiving communications to and from at least one financial entity and altering  
3 and storing information according to said communications.

1 35-37. (canceled)

1 38. (currently amended): An electronic bill presentment and payment system for  
2 presenting and paying bills via the Internet, said system comprising:

3 an extractor functionality which is adapted to parse billing data from a  
4 plurality of billers using rules of conversion according to which the extractor  
5 functionality is programmed, corresponding to a plurality of data types, and to  
6 provide relevant information, said rules of conversion being a rules application  
7 process, allowing a user to generate a translator for parsing the billing data into a  
8 common document tree;

9 a common document model processing functionality adapted to transform  
10 said relevant information parsed from all of said plurality of billers into a common  
11 document model, said common document model adapted to accommodate said  
12 relevant information from said plurality of billers and according to said plurality of  
13 data types, wherein said common document tree contains data and attributes which  
14 are mapped into nodes which fit said common document model for storage;

15 a database adapted to store said transformed information from said common  
16 document model processing functionality;

17 presentation functionality adapted to retrieve information from

18 said database and output at least some of said information via a network for use by  
19 bill payers; and  
20 a bill payer interface coupled to said database adapted to allow said bill  
21 payers to pay bills electronically.

1 39. (original): The system of Claim 38, wherein said interface is adapted to allow  
2 said bill payers to specify the location of said output.

1 40. (currently amended): An electronic bill presentment and payment system for  
2 presenting and paying bills via the Internet, said system comprising:

3 parsing functionality which is adapted to parse billing data from a plurality  
4 of billers using rules of conversion according to which the parsing functionality is  
5 programmed, corresponding to a plurality of data types, and to provide relevant  
6 information, said rules of conversion being a rules application process, allowing a  
7 user to generate a translator for parsing the billing data into a common document  
8 tree;

9 a common document model processing functionality adapted to transform  
10 said relevant information parsed from all of said plurality of billers into a common  
11 document model, said common document model adapted to accommodate said  
12 relevant information from said plurality of billers and according to said plurality of  
13 data types, wherein said common document tree contains data and attributes which  
14 are mapped into nodes which fit said common document model for storage;



15 a database adapted to store said transformed information from said common  
16 document model processing functionality;

17 a presentation functionality adapted to retrieve information from said  
18 database and output at least some of said information via a network for use by bill  
19 payers; and

20 a biller interface coupled to said database adapted to allow said plurality of  
21 billers to identify market segments of said bill payers according to market rules  
22 and information retrieved from said database.

Q 1 41. (original): A system according to Claim 40, wherein said biller interface is  
2 further adapted to allow said plurality of billers to alter appearance and content of  
3 bills presented to said bill payers based on said market segments.

Q 1 42. (original): A system according to Claim 40, wherein said biller interface is  
2 further adapted to allow said plurality of billers to send marketing messages to  
3 said bill payers based on said market segments.

1 43. (original): A system according to Claim 40, wherein said biller interface is  
2 further adapted to allow said plurality of billers to communicate with said bill  
3 payers based on said market segments.

1 44-46. (canceled)

1 47. (currently amended): An electronic bill presentment and payment system for

2 presenting and paying bills via the Internet, said system comprising:

3 parsing functionality which is adapted to parse billing data from a plurality  
4 of billers using rules of conversion according to which the parsing functionality is  
5 programmed, corresponding to a plurality of data types, and to provide relevant  
6 information, said rules of conversion being a rules application process, allowing a  
7 user to generate a translator for parsing the billing data into a common document  
8 tree;

9 a common document model processing functionality adapted to transform  
10 said relevant information parsed from all of said plurality of billers into a common  
11 document model, said common document model adapted to accommodate relevant  
12 information from said plurality of billers and according to said plurality of data  
13 types, wherein said common document tree contains data and attributes which are  
14 mapped into nodes which fit said common document model for storage;

15 a database adapted to store said transformed information from said common  
16 document model processing functionality;

17 a presentation functionality adapted to retrieve information from said  
18 database and output at least some of said information via a network for use by bill  
19 payers; and

20 an agent interface coupled to said database adapted to allow a plurality of  
21 agents having agency relationships with said plurality of billers to communicate

22 with said bill payers regarding bills.

1 48. (original): A system according to Claim 47, wherein said plurality of agents  
2 interface is further adapted to allow said plurality of agents to communicate with  
3 said plurality of billers regarding said bills of said bill payers.

1 49. (currently amended): An electronic bill presentment and payment system for  
2 presenting and paying bills via the Internet, said system comprising:

3 parsing functionality which is adapted to parse billing data from a plurality  
4 of billers using rules of conversion according to which the parsing functionality is  
5 programmed, corresponding to a plurality of data types, and to provide relevant  
6 information, said rules of conversion being a rules application process, allowing a  
7 user to generate a translator for parsing the billing data into a common document  
8 tree;

9 a common document model processing functionality adapted to transform  
10 said relevant information parsed from all of said plurality of billers into a common  
11 document model, said common document model adapted to accommodate relevant  
12 information from said plurality of billers and according to said plurality of data  
13 types, wherein said common document tree contains data and attributes which are  
14 mapped into nodes which fit said common document model for storage;

15 a database adapted to store said transformed information from said common  
16 document model processing functionality;

17 a presentation functionality adapted to retrieve information from said  
18 database and output at least some of said information via a network for use by bill  
19 payers;

20 bill payer interactivity functionality adapted to detect and respond to  
21 communications from said bill payers by at least retrieving from said database  
22 information corresponding to said bill payers and presenting said information to  
23 said bill payers in a form requested by said bill payers; and

24 biller interactivity functionality adapted to detect and respond to  
25 communications from said plurality of billers by at least retrieving from said  
26 database information corresponding to said plurality of billers and presenting said  
27 information to said plurality of billers in a form requested by said plurality of  
28 billers.

50. (original): A system according to Claim 49, wherein said biller interactivity  
functionality and said bill payer interactivity functionality are further adapted to  
present substantially the same information to said plurality of billers and said bill  
payers in order to allow said plurality of billers to interact with said bill payers  
regarding said same information.

51. (currently amended): An electronic bill presentment and payment system for  
presenting and paying bills via the Internet, said system comprising:  
a modularized input processing engine, said input processing engine

4 adapted to preprocess billing data from a plurality of billers corresponding to a  
5 plurality of data types;

6 a parsing engine including parsing functionality which is adapted to parse  
7 said preprocessed billing data from a plurality of billers using rules of conversion  
8 according to which said parsing functionality is programmed, said billing data  
9 corresponding to said plurality of data types, and to provide relevant information  
10 for further use by said system;

11 a common document model processing functionality adapted to  
12 transform said relevant information parsed from all of said plurality of billers into  
13 a common document model, said common document model adapted to  
14 accommodate relevant information from said plurality of billers and according to  
15 said plurality of data types;

16 a database adapted to store said transformed information from  
17 said common document model processing functionality; and

18 a presentation functionality adapted to retrieve information  
19 from said database and output at least some of said information via a network for  
20 use by bill payers.

1 52. (original): The system according to Claim 51, further comprising an  
2 interactivity functionality adapted to detect and respond to communications from  
3 said bill payers by at least (i) retrieving information from said database and

4 presenting it to said bill payers in a form requested by said bill payers; and (ii)  
5 altering information in said database corresponding to said bill payers according to  
6 said communications.

1 53. (original): The system according to Claim 51, further comprising a financial  
2 source interface adapted to send and receive communications to and from at least  
3 one financial entity and to alter information in said database according to said  
4 financial source communications.

1 54. (original): The system according to Claim 51, further comprising a financial  
2 source interface adapted to send and receive communications to and from at least  
3 one financial entity based at least in part on communications from said bill payers  
4 and to alter information in said database corresponding to said bills of said payers,  
5 according at least in part to said financial source communications.

1 55. (original): The system according to Claim 51, further comprising an  
2 interactivity functionality adapted to detect and respond to communications from  
3 said plurality of billers by at least (i) retrieving information from said database and  
4 presenting it to said plurality of billers in a form requested by said plurality of  
5 billers and (ii) altering information in said database corresponding to said plurality  
6 of billers according to said communications.

1 56. (cancelled)

1 57. (original): The system according to Claim 51, further comprising a biller  
2 interface coupled to said database adapted to allow said plurality of billers to  
3 identify market segments of said bill payers according to market rules and  
4 information retrieved from said database.

1 58. (original): The system according to Claim 51, further comprising an  
2 interactivity functionality adapted to detect and respond to communications from  
3 said plurality of billers regarding market segments of said bill payers by retrieving  
4 information from said database and altering appearance and content of bills  
5 presented to said bill payers based on said communications.

61 59. (original): The system according to Claim 51,, further comprising an  
2 interactivity functionality adapted to detect and respond to communications from  
3 said plurality of billers regarding market segments of said bill payers by retrieving  
4 information from said database and sending marketing messages to said bill payers  
5 based on said communications.

1 60. (original): The system according to Claim 51, further comprising an agent  
2 interface coupled to said database adapted to allow a plurality of agents having  
3 agency relationships with said plurality of billers to communicate with said bill  
4 payers regarding bills.

1 61. (cancelled)

62. (currently amended): A method of providing electronic bill presentment and payment services, said method comprising the steps of:

modularizing ~~the~~ a preprocessing of electronic billing data from a plurality of billers corresponding to a plurality of data types;

extracting relevant information from said electronic billing data, corresponding to said plurality of data types, from said plurality of billers using a rules of conversion application process, wherein said rules application process is adapted to parse said electronic billing data;

transforming said relevant information extracted from all of said plurality of billers into a common document model, said common document model is adapted to accommodate said relevant information from said plurality of billers and according to said plurality of data types;

storing said transformed information from said common document model in a computer database; and

retrieving said transformed information from said computer database and outputting at least some of said information via a network for use by bill payers.

63. (original): The method of Claim 62, wherein said billing data is extracted from a print stream of data provided by said plurality of billers.

64. (original): The method of Claim 62, wherein said billing data is extracted



2 from a data interchange stream of data provided by said plurality of billers.

1 65. (original): The method of Claim 62, wherein said billing data is extracted

2 from a financial data stream provided by said plurality of billers.

1 66-70. (Canceled)

1 71. (currently amended): An electronic bill presentment and payment system for  
2 presenting and paying bills via the Internet, said system comprising:

3 a modularized input processing engine, wherein said input processing  
4 engine is adapted to preprocess billing data from a plurality of billers, said input  
5 processing engine including a parsing functionality adapted to parse said billing  
6 data from said plurality of billers using rules of conversion according to which the  
7 parsing functionality is programmed, corresponding to a plurality of data types,  
8 and to provide relevant information, said rules of conversion being a rules  
9 application process, allowing a user to generate a translator for parsing the billing  
10 data into a common document tree;

11 a common document model processing functionality adapted to transform  
12 said relevant information parsed from all of said plurality of billers into a common  
13 document model, said common document model adapted to accommodate said  
14 relevant information from said plurality of billers and according to said plurality of  
15 data types, wherein said common document tree contains data and attributes which  
16 are mapped into nodes which fit said common document model for storage;  
17 a database adapted to store said transformed information from said common  
18 document model processing functionality;

19 presentation functionality adapted to retrieve information from said  
20 database and output at least some of said information via a network for use by bill  
21 payers;

22 bill payer interactivity functionality adapted to detect and respond to  
23 communications from said bill payers by at least retrieving from said database  
24 information corresponding to said bill payers and presenting said information to  
25 said bill payers in a form requested by said bill payers; and

26 biller interactivity functionality adapted to detect and respond to  
27 communications from said plurality of billers by at least retrieving from said  
28 database information corresponding to said plurality of billers and presenting said  
29 information to said plurality of billers in a form requested by said plurality of  
30 billers.

1 72. (original): The system according to Claim 71, further comprising an  
2 interactivity functionality adapted to detect and respond to communications from  
3 said bill payers by at least (i) retrieving information from said database and  
4 presenting it to said bill payers in a form requested by said bill payers; and (ii)  
5 altering information in said database corresponding to said bill payers according to  
6 said communications.

1 73. (original): The system according to Claim 71, further comprising a financial  
2 source interface adapted to send and receive communications to and from at least

3 one financial entity and to alter information in said database according to said  
4 financial source communications.

1 74. (original): The system according to Claim 71, further comprising a financial  
2 source interface adapted to send and receive communications to and from at least  
3 one financial entity based at least in part on communications from said bill payers  
4 and to alter information in said database corresponding to said bills of said payers,  
5 according at least in part to said financial source communications.

1 75. (original): The system according to Claim 71, further comprising an  
2 interactivity functionality adapted to detect and respond to communications from  
3 said plurality of billers by at least (i) retrieving information from said database and  
4 presenting it to said plurality of billers in a form requested by said plurality of  
5 billers and (ii) altering information in said database corresponding to said plurality  
6 of billers according to said communications.

1 76. (original): The system according to Claim 71, further comprising an  
2 interactivity functionality adapted to send and receive communications to and  
3 from at least one financial entity based at least in part on communications from  
4 said bill payers and to alter information in said database corresponding to said bills  
5 of said bill payers, according at least in part to said communications.

1 77. (original): The system according to Claim 71, further comprising a biller

2 interface coupled to said database adapted to allow said plurality of billers to  
3 identify market segments of said bill payers according to market rules and  
4 information retrieved from said database.

1 78. (original): The system according to Claim 71, further comprising an  
2 interactivity functionality adapted to detect and respond to communications from  
3 said plurality of billers regarding market segments of said bill payers by retrieving  
4 information from said database and altering appearance and content of bills  
5 presented to said bill payers based on said communications.

1 79. (original): The system according to Claim 71, further comprising an  
2 interactivity functionality adapted to detect and respond to communications from  
3 said plurality of billers regarding market segments of said bill payers by retrieving  
4 information from said database and sending marketing messages to said bill payers  
5 based on said communications.

1 80. (original): The system according to Claim 71, further comprising an agent  
2 interface coupled to said database adapted to allow a plurality of agents having  
3 agency relationships with said plurality of billers to communicate with said bill  
4 payers regarding bills.

1 81. (original): The system according to Claim 71, further comprising a control  
2 functionality adapted to allow said plurality of billers to control at least one of said

3 parsing functionality, said common document model functionality, said database  
4 functionality, and said presentation functionality.

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